

United States Bankruptcy Court
Northern District of Ohio

In re:
Elsie Velazquez
Debtor

Case No. 11-10860-pmc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: gnuun
Form ID: 234a

Page 1 of 2
Total Noticed: 30

Date Rcvd: Jul 05, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2011.

db
20339294 +Elsie Velazquez, 675 Appleseed Drive, Lorain, OH 44053-3803
20339295 +Chela, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
20339298 +Credit Acceptance, Attn: Bankruptcy, Po Box 551888, Detroit, MI 48255-1888
20339300 +Dr. Govindram K. Mehta, MD, 125 East Broad Street, Ste 322, Elyria, OH 44035-6447
20339301 +EMH Regional Medical Center, 630 East River St., Elyria, OH 44035-5902
20339302 +First Federal Credit Control, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122-5647
20339302 First Merit Bank, 295 First Merit Cir, Akron, OH 44307
20339304 +Fncc, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117-5097
20339307 +JP Recovery, 20220 Center Ridge, Rocky River, OH 44116-3501
20339308 +Keith Weiner & Associates, 75 Public Square, 4th Floor, Cleveland, OH 44113-2001
20339310 +Ohio Dept of Taxation, Attn Bankruptcy Staff, 150 Gay Street, 21st Floor,
Columbus, OH 43215-3191
20339311 +Regional Pathology Assoc, Po Box 385, Lorain, OH 44052-0385
20339312 +Russell Berkebile Assoc, 1720 Cooper Foster Park Rd, # B, Lorain, OH 44053-4200
20339313 +Santander Consumer Usa, 8585 N Stemmons Fwy Ste, Dallas, TX 75247-3836
20339314 +Superior Medical Care, 5334 meadow Lane Ct, Sheffield Village, OH 44035-1469
20339315 +ThinkCash/FBD, Brandywine Commons, 1000 Rocky Run Pkwy, Wilmington, DE 19803-1455
20339317 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: Us Bank, 101 5th St E Ste A, St Paul, MN 55101)
20339316 +United Collect Bur Inc, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
EDI: QRABAUMGART.COM Jul 05 2011 20:58:00 Richard A Baumgart, Ohio Savings Bank,
1801 East 9th Street, #1100, Cleveland, OH 44114-3169
20339291 +EDI: ALLIANCEONE.COM Jul 05 2011 20:58:00 Allianceone, 4850 E Street Rd,
Trevose, PA 19053-6600
20339292 +EDI: TSYS2.COM Jul 05 2011 20:58:00 Barclays Bank Delaware/Juniper,
Attn: Cust Support Dept, Po Box 8833, Wilmington, DE 19899-8833
20339293 +E-mail/Text: diane.ulichney@smilebrands.com Jul 05 2011 21:14:21 Bright Now! Dental,
4785 Leavitt Road, Lorain, OH 44053-2136
20339296 +EDI: RCSFNBMARIN.COM Jul 05 2011 20:58:00 Credit One Bank, Po Box 98875,
Las Vegas, NV 89193-8875
20339297 +EDI: SALMAEDEPTEDUC.COM Jul 05 2011 20:58:00 Dept Of Ed/sallie Mae, Po Box 9635,
Wilkes Barre, PA 18773-9635
20339299 +E-mail/Text: easil@windstream.net Jul 05 2011 21:12:57 Elyria Anesthesia Services Inc,
860 E Broad St # I, Elyria, OH 44035-6542
20339303 +EDI: AMINFOFP.COM Jul 05 2011 20:58:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
20339305 +EDI: HFC.COM Jul 05 2011 20:58:00 Hsbc Bank/Orchard, Attn: Bankruptcy, Po Box 5213,
Carol Stream, IL 60197-5213
20339306 EDI: IRS.COM Jul 05 2011 20:58:00 Internal Revenue Service, PO Box 21126,
Philadelphia, PA 19114
20339309 +EDI: TSYS2.COM Jul 05 2011 20:58:00 Macys/fdsb, Attn: Bankruptcy, Po Box 8053,
Mason, OH 45040-8053
20339318 +EDI: AFNIVZWIRE.COM Jul 05 2011 20:58:00 Verizon, Attn: Bankruptcy, Po Box 3397,
Bloomington, IL 61702-3397

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Credit Acceptance Corporation

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

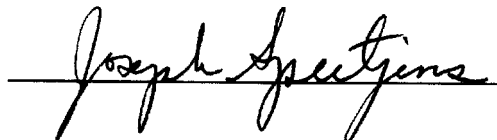
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

Northern District Of Ohio
United States Bankruptcy Court
201 Superior Avenue
Cleveland, OH 44114-1235

In re:

Elsie Velazquez

Case No.: 11-10860-pmc

fka Elsie Konowal-

Chapter: 7

Address:

675 Appleseed Drive
Lorain, OH 44053

Last four digits of Social Security No.:

xxx-xx-9723

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: July 5, 2011
Form ohnb234

/s/ Pat E. Morgenstern-Clarren
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.